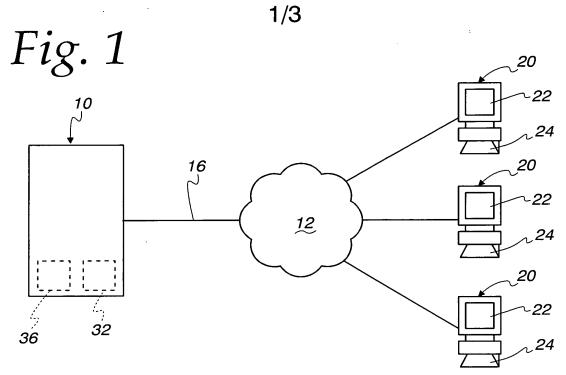
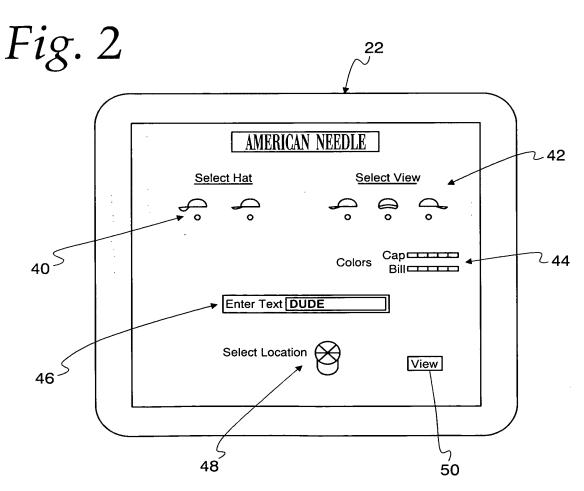


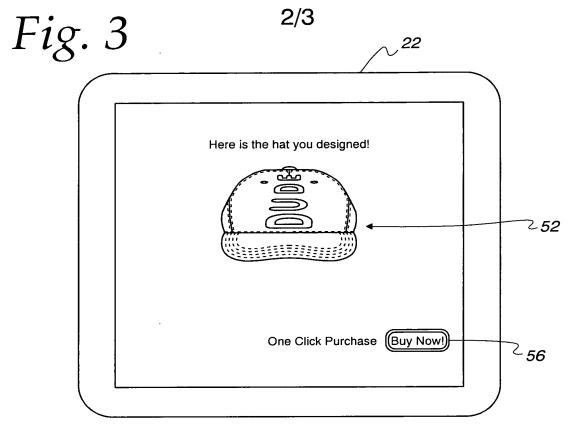
Ronald A. Kronenberger FACILITATING SALE OF VARIABLE PRODUCT ON THE INTERNET Serial No. 09/833,305 Docket No. 00130P00220US

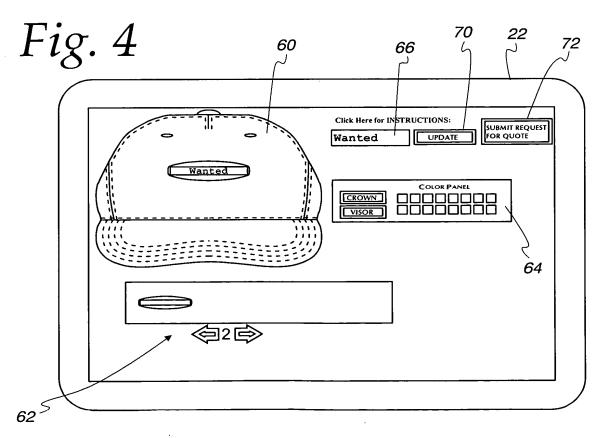






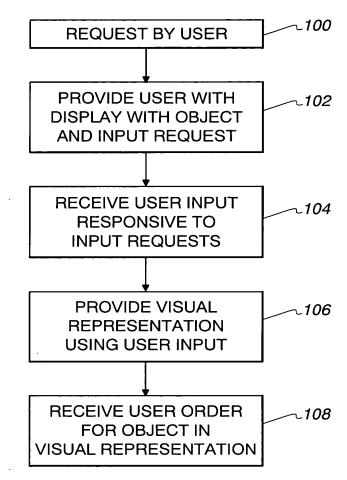
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Fig. 5



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